



Spotlight on Business

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Tuesday, March 2, 1999

Vol. 51, No. 52



East County
Real Estate &
Business

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THE LEMON GROVE

REVIEW



Baldwin selects chamber activist for East County 'Woman of the Year'

by Cheryl Cohen

Mary England, long-lauded former executive director and now community liaison for the Lemon Grove Chamber of Commerce, has been named 1999 77th Assembly District Woman of the Year by Assemblyman Steve Baldwin.

Citing her tireless efforts as co-organizer (with Ilse Hanning) of the group called Citizens for Proposition LL and her contributions to the city of Lemon Grove through the chamber, Baldwin found her to be the logical choice for the award.

Previous winners of the Woman of the Year Award have been Alice Larson of La Mesa, Dr. Libia Gil of Chula Vista and Thelma Lewis of Spring Valley.

"I'm overwhelmed!" said England. "To be in that circle with those ladies is amazing."

Apparently not that amazing. When the Lemon Grove School District bond measure passed with over 80 percent of the vote, a consulting firm in Sacramento was

so impressed, it invited England and Hanning to come to the capital and share their organizational secrets.

Her success is no secret to the East Countians she serves. She never stops. Always draped in something gold and dangerously finger-nailed, she flirtatiously solicits money from everyone in her path for her many causes.

She's omnipresent at every service group and civic organization in Lemon Grove and is never underestimated by government officials, who fully expect to see her name on the ballot in the next city council election.

"Mary is a great example of what an involved citizen can accomplish," said Baldwin. "We're going to bring her up to Sacramento where she'll meet women from all over the state who will be receiving like awards on the floor of the assembly."

When asked where she'll go from here, England insists she can only focus on her immediate project, the Lemon Grove Chamber of Commerce Leadership



Mary England's tireless efforts to help local business has landed her a plaque and a trip to Sacramento. Photo by Cheryl Cohen

Awards, set for Mar. 20. The event was almost single-handedly created by England last year and doubles as the installation dinner.

England is very excited about her trip with Baldwin to receive her own award, but doesn't skip a beat to take the opportunity to herald "her" chamber officers.

"Did I tell you who the

new officers are?" she asked. "President Jim Murphy of J&L Security; Vice-President Trish Telles of Dell Enterprises; Secretary Christine Day-Reyes of Union Bank and Treasurer; Danny Mitchell of Veronica's Dry Cleaners and Silk Flowers," she rattled off in one breath.

"Now, I just have to figure out what I should wear."

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PUBLIC NOTICES

•Santee•

NOTICE OF PETITION
TO ADMINISTER
ESTATE OF
DAVID ALLEN LONG, aka
DAVID LONG
CASE NO. P174162

To all heirs, beneficiaries, creditors, contingent creditors, and persons who may be otherwise interested in the will or estate, or both, of **DAVID ALLEN LONG, aka DAVID LONG**. A PETITION FOR PROBATE has been filed by **PUBLIC ADMINISTRATOR** in the Superior Court of California, County of SAN DIEGO. THE PETITION FOR PROBATE requests that **PUBLIC ADMINISTRATOR** be appointed as personal representative to administer the estate of the decedent. THE PETITION requests authority to administer the estate under the Independent Administration of Estates Act. (This authority will allow the personal representative to take many actions without obtaining court approval. Before taking certain very important actions, however, the personal representative will be required to give notice to interested persons unless they have waived notice or consented to the proposed action.) The independent administration authority will be granted unless an interested person files an objection to the petition and shows good cause why the court should not grant the authority.

A HEARING on the petition will be held on **MAR 29 1999** at 1:45 p.m. in Dept. 42, Room 4003, located at 220 W. BROADWAY.

San Diego, CA 92101-3409
IF YOU OBJECT to the granting of the petition, you should appear at the hearing and state your objections or file written objections with the court before the hearing. Your appearance may be in person or by your attorney.
IF YOU ARE A CREDITOR or a contingent creditor of the decedent, you must file your claim with the court and mail a copy to the personal representative appointed by the court within four months from the date of first issuance of letters as provided in Probate Code section 9100. The time for filing claims will not expire before four months from the hearing date noticed above.
YOU MAY EXAMINE the file kept by the court. If you are a person interested in the estate, you may file with the court a Request for Special Notice (form DE-154) of the filing of an inventory and appraisal of estate assets or of any petition or account as provided in Probate Code section 1250. A Request for Special Notice form is available from the court clerk.
Attorney for petitioner: **CHERYL K. CARTER, DEPUTY COUNTY COUNSEL, 5201-A Ruffin Road, San Diego, CA 92123, 619-694-3500, c112968**

Santee Star
Feb. 23, 25 & March 2, 1999

NOTICE OF TRUSTEE'S SALE
TS, No. GM-43598-C
Loan No. 302757059

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 9/25/92 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CON-

TACT A LAWYER.
A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal credit union, or a check drawn by a state or federal savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges, and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

TRUSTOR **DAVID P. ARCIGA AND MARIA ELOISA ARCIGA HUSBAND AND WIFE** Duly Appointed Trustee **EXECUTIVE TRUSTEE SERVICES, INC.** Recorded 10/5/92 as Instrument No. 92-030136 in Book _____, page of **LOAN MODIFICATION RECORDED ON DECEMBER 8, 1998 AS INSTRUMENT NO. 1997-0618909** Official Records in the office of the Recorder of SAN DIEGO County, California. Date of Sale 3/24/99 at 12:00 PM. Place of Sale: **AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA**. Amount of unpaid balance and other charges: \$138,333.54. Street Address or other common designation of real property: **10053 JONBELL PLACE, SANTEE, California 92071**. APN: 381-260-23-00. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.
Date: February 22, 1999
EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD.
SUITE #208
MISSION HILLS, CA 91345
(818) 361-6998
KATHLEEN GOWEN
3/23/99 3/24/99 3/25/99
SANTEE STAR

NOTICE OF TRUSTEE'S SALE
TS No. 98-11548 Loan No. 7027087
Title Order No. 03119329 Investor/Insurer No. 5012172CA APN No. 380 67017 00

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 04/01/97 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Foreclosure Services Corporation, as duly appointed trustee pursuant to the Deed of Trust executed by **VICTOR P. PINZON AND RICKY PINZON** dated 04/01/97 and recorded 04/08/97, as Instrument No. 19970160789 in book page 591, of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/23/99 at 12:00 PM, AT THE ENTRANCE TO THE CITY HALL EAST, OCEANSIDE, CA, public auction, to the highest bidder for cash or check as described below payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust, in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: **3827 GANDY AVENUE, SANTEE, CA 92071**. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$193,530.71. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or federal credit union, or a check drawn by a state or federal savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with inter-

est as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065. Phone: (805) 520-5241 ext. 2686. Fax: (805) 520-5241. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal credit union, or a check drawn by a state or federal savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will be held by the duly appointed trustee as shown below, of all right, title and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to a Deed of Trust described below. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges, and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

TRUSTOR **DAVID P. ARCIGA AND MARIA ELOISA ARCIGA HUSBAND AND WIFE** Duly Appointed Trustee **EXECUTIVE TRUSTEE SERVICES, INC.** Recorded 10/5/92 as Instrument No. 92-030136 in Book _____, page of **LOAN MODIFICATION RECORDED ON DECEMBER 8, 1998 AS INSTRUMENT NO. 1997-0618909** Official Records in the office of the Recorder of SAN DIEGO County, California. Date of Sale 3/24/99 at 12:00 PM. Place of Sale: **AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA**. Amount of unpaid balance and other charges: \$138,333.54. Street Address or other common designation of real property: **10053 JONBELL PLACE, SANTEE, California 92071**. APN: 381-260-23-00. The undersigned Trustee disclaims any liability for any incorrectness of the street address or other common designation, if any, shown above. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.
Date: February 22, 1999
EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD.
SUITE #208
MISSION HILLS, CA 91345
(818) 361-6998
KATHLEEN GOWEN
3/23/99 3/24/99 3/25/99
SANTEE STAR

•Spring Valley•

CALIFORNIA AUCTION AD

NOTICE IS HEREBY GIVEN that the contents of the following storage units will be offered for sale by public auction to highest bidder for enforcement of storage lien. The auction will be held on **March 11, 1999 at 10:30 a.m.** Location: **Storage USA** reserves the right to refuse any bid or cancel auction.

Terms: Cash. Storage USA reserves the right to refuse any bid or cancel auction.
Name of Auctioneer: **William K. Ritch Bond # A2292**

The following units are scheduled for auction and may contain but are not limited to: clothing, furniture, books, children's toys, household items, etc.
Units: **Sylvia Rios - L011 Monica Burian - K003, Frank Nava - K015, Trisha & Aaron Salvi - H011, Jacqueline & Ebony Robinson - H002, Pam Okrasa - H001, Roy Dee Rodgers - H001, Jerome Diller - H010, Teresa Robinson - G001 & E035, Victor Branch - G006, Connie Shaw - G001, George Daskalakis - G001, Antica Mack - F005, Jessica Petras - F001, Wayne Elm - F021, Theo Garcia - F008, Stanley McSwain - D010, Paul Varela - D003, Jose Huet & Robin Sanchez - B005, Daffner Frost - B001, Anthony Arriaga - B001, Catherine Agnus Hernandez - AE04, Gale Parisi - AE03.**

Spring Valley Bulletin
Feb. 23 & March 2, 1999

NOTICE OF TRUSTEE'S SALE TS No. 9304671 Unit Code: E Loan No. 4401725/PENNY AP No. 579-372-18. SONOMA CONVEYANCING, INC. CORPORATION, as duly appointed Trustee under the following described Deed of Trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH in the United States) and/or the cashier's certified or other checks, specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described: **Tractor MARK E. PENNY SHARON D. PENNY** Recorded: November 10, 1994 as Instr. No. 1994-654402 in Book _____, page ____ of Official Records in the office of the Recorder of SAN DIEGO County, pursuant to the Notice of Default and Election to Sell, therein referred to, October 10, 1995, as Instr. No. 1995-0455310 in Book _____, page ____ of Official Records in the office of the Recorder of SAN DIEGO County. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED NOVEMBER 7, 1994 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 1604 SAN MIGUEL AVE. SPRING VALLEY, CA 91777 (if a street address or common designation of property is shown above, no warranty is given as to its completeness or correctness). Said Sale of property will be made in "as is" condition without covenant or warranty, expressed or implied, regarding title, possession or encumbrances to pay the remaining principal sum of the note(s) secured by said Deed of Trust with interest as if any under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Said sale will be held on **MARCH 9, 1999 at 10:30 AM AT THE ENTRANCE TO THE CITY OF OCEANSIDE, ANNEX 321 NEVADA**

ST OCEANSIDE, CA. At the time of the initial publication of this notice the total amount of the unpaid balance of the obligation secured by the above described Deed of Trust and estimated costs, expenses and advances is \$189,287.10. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. Date: February 10, 1999. SONOMA CONVEYANCING CORPORATION, as said Trustee, by T.D. Service Company, as agent **KAREN TALAFUS ASSISTANT SECRETARY, T.D. SERVICE COMPANY, 1750 E. FOURTH ST. SUITE 800, P.O. BOX 11988, SANTA ANA, CA 92711-1988. 714/543-8372.** We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. If available, the expected opening bid may be obtained by calling the following telephone numbers) on the day before the sale: 714/480-5690. TAG 456124. PUB 2/16/99 2/23/99 3/2/99

NOTICE OF TRUSTEE'S SALE TS No. 19980323238 Loan No. 44445-5026812 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 04/01/98 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 03/23/1999 at 10:00 AM, Lonestar Mortgage Services, LLC, as duly appointed Trustee under and pursuant to Deed of Trust recorded 04/01/1998, as Instrument No. 1992-0031725 in book _____, page ____ of Official Records in the office of the County Recorder of San Diego County, State of California, Executed by **Yolanda G. Adalberto, a single woman and Rafael R. Gutierrez, a single man** will sell at public auction to the highest bidder for cash or cashier's check (payable at time of sale in lawful money of the United States) at the south entrance to the County Courthouse, 220 West Broadway, San Diego, CA (Note: Cashier's checks must be made payable to Lonestar Mortgage Services, LLC at all right title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN # 578-280-16-04. The street address and other common designation, if any, of the real property described above is purported to be: 8632 Phoebe Street, San Diego, California 92177. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, under the terms of the Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, the total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$64,855.47. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Election to Sell, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Lonestar Mortgage Services, LLC, as Trustee, Bruce Cochran, Authorized Signatory, Address: 15000 Sanguero Boulevard, Suite 250, Addison, Texas, 75001. Fax: 972-387-7728. Date: 02/18/1999. LONESTAR MORTGAGE SERVICES, LLC IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP#4621 03/23/99 03/24/99

NOTICE OF TRUSTEE'S SALE TS No. 98-11366 Loan No. 8637475 Title Order No. 03116195 Investor/Insurer No. 777765026233 APN No. 380347180 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 03/20/98 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY. IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. Notice is hereby given that CTC Foreclosure Services Corporation, as duly appointed Trustee pursuant to the Deed of Trust executed by **JOSEPH WILLIAMS III** and recorded 04/27/98, as Instrument No. 19980239693 in book page 751 of Official Records in the office of the County Recorder of San Diego County, State of California, will sell on 03/23/99 at 12:00 PM, AT THE ENTRANCE TO THE CITY HALL EAST, 300 NORTH COAST HIGHWAY, OCEANSIDE, CA, public auction, to the highest bidder for cash or check as described below payable in full at time of sale, all right, title, and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State and as more fully described in the above referenced Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: **8858 DELROSE AVENUE, SPRING VALLEY, CA 91777**. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The total amount of the unpaid balance with interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs, expenses and advances at the time of the initial publication of the No-

ice of Sale is \$170,398.18. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. In addition to cash, the Trustee will accept cashier's checks drawn on a state or federal credit union, or a check drawn by a state or federal savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065. Phone: (805) 520-5241 ext. 2686. Fax: (805) 520-5241. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal credit union, or a check drawn by a state or federal savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed of Trust, advances thereunder, with interest as provided, and the unpaid principal of the Note secured by said Deed of Trust with interest thereon as provided in said Note, plus fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Dated CTC Foreclosure Services Corporation, 400 Countrywide Way, SV-88, Simi Valley, CA 93065. Phone: (805) 520-5241 ext. 2686. Fax: (805) 520-5241. A public auction sale to the highest bidder for cash, cashier's check drawn on a state or federal credit union, or a check drawn by a state or federal savings association, or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. Said sale will be made in an "AS IS" condition, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges, and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges, and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges, and expenses of the Trustee and of the trusts created by 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Office training alums give new students shot in arm

Some graduates of Office Professional Training (OPT) at Grossmont College say the program saved their lives and enabled them to provide a better life for their children.

OPT, an intensive 20-week course, is designed to help individuals who feel trapped in dead-end, low-paying jobs or need some support and training to enable them to enter the workforce and become self-sufficient.

OPT graduates remain loyal and support the program, including mentoring students who follow. Mentors like Sheryl Magana, who graduated in 1997, immediately went to work in the insurance industry.

She had been a welfare recipient for 16 years and was raising five children. To provide for her children, Magana knew she needed a good job and updated skills.

"In the OPT program, I overcame my shyness when I became a tutor for my classmates," she said. "I even learned the basics, like how to act in a work environment and how to dress for the job."

Magana and other graduates will return to campus on Friday for the next "Mentor Night" from 6:30 to 9 p.m. in the cafeteria in the Student Center.

Every semester more than 150 students and mentors attend Mentor Night for dinner and socializing and to support and encourage current OPT students.

Participants take about 20 units of college credits in their choice of three career tracks: account clerk, insurance clerk or computer-trained office assistant.

The OPT coursework is almost double the number of credits students take when

enrolled in regular college programs.

Mentor Night is held mid-point in the semester at a time when many students feel like they can't do it any more. The schoolwork and juggling of the family responsibilities seems overwhelming.

It's at this point that encouragement from mentors, faculty, staff and fellow classmates becomes so important to keep those struggling on track.

Since it began in 1985, OPT has trained more than 1,500 people for the workforce. About 90 percent of the graduates find employment in just 90 days after graduating with starting salaries averaging \$10 an hour.

The OPT program is free to qualifying students who come from all types of backgrounds including welfare recipients, displaced homemakers, single parents and homeless adults.

OPT has been primarily funded by federal Job Training Partnership Act grants and supplemented by private contributions and Grossmont College. The Employment Training Panel is a new funding source for this program.

For more information, call Dr. Mary Leslie at 644-7533.

Real estate law seminar set

The San Diego Association of Realtors is presenting a seminar on 1999 Laws Impacting Real Estate on from 11:30 a.m. to 1:30 p.m. March 16 at its offices at 4845 Ronson Court in Kearny Mesa.

Special guest speaker Gov Hutchinson, attorney for the California Association of Realtors, will cover the new

State offers tips for choosing health club

The California Department of Consumer Affairs warns East County residents about health club rip-offs.

"Getting in shape is one of the most popular resolutions we make when the year is young," said Consumer Affairs Director Kathleen Hamilton. "The department has information to help you avoid problems and exercise your consumer rights when selecting a facility that's right for you."

Scams in the past have included high pressure pitches that ask for several years' payment in advance. Some consumers have suffered monetary losses when their clubs have closed. "Pay as you exercise" facilities can limit your risk of loss, however, they usually cost more per month.

Before joining a health club, ask yourself these questions: What can I afford to pay? What types of services do I want? What facilities and equipment do I need? What are my fitness goals?

Comparison shopping is important, so plan on visiting and evaluating at least three facilities. Be sure to visit the facility at the times you will use it and ask other users how well they like it.

When you decide on a fa-

cility, don't be rushed into signing a contract. Since there is no standard contract, it's important that you read it carefully, and that you know and understand the commitments you are making.

For instance, some contracts authorize the facility to deduct your payments from your checking account; some authorize the facility to renew the contract for you unless you express a desire to terminate. Don't sign until you agree with the facility's proposed terms.

The contract can't obligate you to make payments totaling more than \$1,000 (excluding interest or finance charges), and its duration cannot exceed three years.

If you change your mind, you may cancel the contract by midnight of the third business day after you have signed it. If you move more than 25 miles from the health club and it is unable to transfer the contract to a comparable facility, you don't have to make payments for any services you haven't yet received (although you may be liable for a cancellation fee of up to \$100).

Consumers can receive a copy of "Membership in Health Clubs, Spas and Studios" by calling 916-323-7239 or writing to DCA Publications at 401 S Street, Suite 100, Sacramento, CA 95814. This will tell you how to select the facility that's best for you. Additional information is available on the department's Web site at www.dca.ca.gov.

The Department of Consumer Affairs is a leading consumer advocate in California government, establishing standards of competency for more than 200 professions and occupations.

Friends gear up



The first official planning meeting for the 9th Annual International Friendship Festival is scheduled for 7 to 8:30 p.m. tomorrow at the El Cajon Community Center, 195 E. Douglas Ave. The purpose of this meeting is to recruit new ethnic groups to participate in the festival, as well as to orient all those involved in how the festival is planned and operated. The International Friendship Festival, which is scheduled for the weekend of Sept. 25 and 26, will continue the tradition of celebrating ethnic diversity. Ethnic groups who participated in 1998 and who have committed to this year are asked to send a representative to this meeting to receive updated information and to greet potential new members of their ethnic community. You may call 441-1754 for more information.

Photo by Steven Saint

Around Town

San Diego Chargers coach Mike Riley will address the East County Regional Chamber of Commerce's First Friday breakfast at 7:15 a.m. this Friday, at the American Legion Post #282, 8118 University Ave. in La Mesa. The sponsor is California Bank & Trust, formerly known as Grossmont Bank ...

Pat Setter and Greg Stotts of East County recently received the Sales Professional of the Quarter award from the Sales & Marketing Council of the Building Industry Association of San Diego. Setter and Stotts were recognized for third-quarter accomplishments at Waterford at the Lake at Scripps Ranch Villages by Brookfield Homes. The judges noted the sales team's ability to

sell homes priced over \$350,000 without the benefit of models ...

Thomas J. Saiz, CPA has been named a partner in Calderon, Jaham and Osborn Certified Public Accountants and Consultants' San Diego office. Saiz will direct the continuing statewide growth in the firm's governmental, health-care and community college practice.

"Thomas was selected to be a partner because of his proven commitment to excellence and service," says partner Victor Calderon, a former trustee of the Grossmont-Cuyamaca Community College District ... Phyllis Dorfman, owner of Rainbow Travel at Grossmont Center, is planning her 16th annual ladies-only vacation trip. This year, Dorfman will guide about 50 women to Monaco for an excursion she's calling "Merry Mayhem in Monte Carlo." Activities scheduled during the March 16 - 23 holiday include shopping, trips to Roman ruins and museums, cooking classes, wine tasting and gambling on the Riviera. Cost is \$1,649 per person ...

Western Mechanical Heating and Air Conditioning of Santee has completed installation of a high-tech HVAC system to service the clean-room areas at Presidio Components, a computer manufacturer in Mira Mesa. The new HVAC equipment, including high-tech HEPA filters, booster fans and new ductwork, service rooms which must be kept dust-free ...



Joan Reams and Cookie Ringhand
REALTOR

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LEMON GROVE FIXER

3 bedroom, 1 bath, garage
Needs yardwork -
paint & flooring.
ONLY \$120,000

NEW LISTING -

CHULA VISTA CONDO
\$138,000, 1,156 sq. ft. 2 BR 2 BA, single level unit. Even has a lush green yard with covered patio for BBQs. One car garage with direct access, laundry hookups in unit. Tile counters. Fireplace

LEMON GROVE

Four bedroom, two bath
1,215 sq. ft. double lot family home on quiet street, eat-in kitchen, cov'd patio, real basement, 1-car garage
\$135,000